FOR IMMEDIATE RELEASE

Contact: Sophie Gilbert
On behalf of Landmark Credit Union
Sgilbert@braniganinc.com

Landmark Credit Union survey reveals four holiday shopper types and what they mean for your wallet

New findings show how southeastern Wisconsin shoppers balance financial priorities with holiday traditions

MILWAUKEE – Nov. 17, 2026 – Holiday shoppers in southeastern Wisconsin are trying to keep spending in check, but traditions may be testing their budgets. A new holiday survey from Landmark Credit Union identifies four distinct shopping styles — Bargain Hunters, Early Birds, Last-Minute Shoppers and Year-Round Gatherers — and reveals the financial considerations shoppers face as they balance holiday traditions, spending plans and unexpected purchases.

According to the survey, most shoppers (77%) try to stick to an affordable spending amount around the holidays.* However, 75% also agree that maintaining holiday traditions is equally important, even when it adds to the cost of the season. Together, these findings highlight the competing priorities shoppers navigate throughout the holiday season and why understanding their spending habits can be an important part of financial planning.

Four holiday shopper types and what they mean for your wallet:

- **Bargain Hunters (47%):** While 76% of Bargain Hunters look for deals to manage holiday spending, 64% typically experience post-holiday financial stress occasionally. **Financial tip:** Focus on your total holiday spending rather than individual discounts to avoid unnecessary purchases.
- **Early Birds (25%):** While 65% of Early Birds typically stay within their planned spending, 53% report carrying holiday-related debt into the new year at least sometimes. **Financial tip:** Set a holiday spending limit early and keep a running total of purchases throughout the season, including expenses beyond gifts.
- **Last-Minute Shoppers (14%):** Waiting until the final stretch of the holiday season can make it harder to plan purchases and manage spending. In this case, gift cards may be a good option. **Financial tip:** Set gift limits and prioritize purchases to avoid overspending and watch for additional costs, such as expedited shipping.
- **Year-Round Gatherers (12%):** Buying gifts throughout the year can make it easier to lose track of purchases and total holiday spending. **Financial tip:** Keep a running gift list and track how much you've spent to avoid duplicate purchases and unexpected expenses.

"There's no single right way to approach holiday shopping, but understanding your habits and how they affect your spending can help you make better financial decisions," said Tim Mackay, president and CEO of Landmark Credit Union. "Whether you're searching for deals or shopping months in advance, the key is knowing what you can comfortably afford, keeping track of what you spend and not losing sight of your overall financial goals."

Beyond shopping stress, there also is stress around fraud and identity theft this time of year. Among respondents planning to shop online, 69% expressed this concern. With 61% of respondents planning to do most of their holiday shopping online, Landmark has a few tips to help consumers protect their financial information:

- Shop with trusted retailers and take your time going through the purchase process
- Avoid clicking links in unsolicited emails or text messages
- Monitor your financial accounts regularly ensuring there are no unapproved expenses

Financial challenges can also extend beyond the holiday season. Half of respondents say they carry holiday-related debt into the new year at least occasionally, while 59% say they sometimes experience financial stress after the season.

"Holiday spending goes well beyond what's under the tree. Meals, celebrations and other seasonal activities can add up quickly, along with purchases we may not have planned for ourselves," Mackay added. "Building those expenses into your holiday budget can help avoid financial surprises and put you in a stronger position heading into the new year."

Embracing a budget extends beyond the holiday season. Get started with Landmark Credit Union's online budgeting tool: https://landmarkcu.com/calculators/savings-retirement/budget-calculator/.

About Landmark Credit Union

Founded in 1933, Landmark Credit Union is a not-for-profit financial cooperative that's focused on serving its members by delivering great rates and low fees, providing personal service and investing in improved member experiences. Landmark Credit Union has more than $8.1 billion in total assets, 36 branches, more than 407,000 members and 1,000+ employees. For more information, visit landmarkcu.com.

###

***Methodology**

Landmark Credit Union commissioned its third annual holiday survey of 409 southeastern Wisconsin residents to explore shopping plans, spending habits and financial stress. This survey was fielded in October 2026 among residents of Kenosha, Milwaukee, Ozaukee, Racine, Walworth, Washington and Waukesha counties. To qualify for the survey, participants had to be 18 or older and plan to spend money on holiday-related activities in 2026.